

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JULIE A. MORRIS

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Repondents.

Case No.:12-10664 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 25, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/04/2012 and confirmed on 2/5/13 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		118,290.00
Less Refunds to Debtor	911.91	
TOTAL AMOUNT OF PLAN FUND		117,378.09

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	0.00	
Trustee Fee	4,303.51	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,303.51

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF AMERICA** Acct: 8975	0.00	88,171.11	0.00	88,171.11
	BANK OF AMERICA** Acct: 8975	22,791.13	22,791.13	0.00	22,791.13
	LVNV FUNDING LLC, ASSIGNEE Acct: 8039	800.00	800.00	0.00	800.00
					111,762.24

Priority					
	CHESTER B SCHOLL JR ESQ Acct:	0.00	0.00	0.00	0.00
	JULIE A. MORRIS Acct:	0.00	0.00	0.00	0.00
	JULIE A. MORRIS Acct:	911.91	911.91	0.00	0.00
	FRUIT DILL GOODWIN & SCHOLL Acct:	0.00	0.00	0.00	0.00

*** NONE ***

Unsecured					
	ACS EDUCATIONAL SERVICES Acct: XXXXXX0172	0.00	0.00	0.00	0.00
	FIA CARD SERVICES** SCCSR BANK OF Acct: 1184	5,809.90	136.77	0.00	136.77
	CITIBANK NA(*) Acct: XXXXXXXX3302	0.00	0.00	0.00	0.00
	FIRST COMMONWEALTH BANK Acct: XXXXXX1457	0.00	0.00	0.00	0.00
	GE MONEY BANK++ Acct: XXXXXXXX8282	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES, L Acct: 7828	1,047.04	24.65	0.00	24.65
	HSBC BANK++ Acct: XXXXXXXX7813	0.00	0.00	0.00	0.00
	JEFFERSON CAPITAL SYSTEMS LLC*	5,288.83	124.51	0.00	124.51

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5304				
	FDS NATIONAL BANK	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXX1020				
	AES/PHEAA	6,388.27	150.39	0.00	150.39
	Acct: 7017				
	SALLIE MAE GUARANTEE SVCS INC**	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXX9980				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXX4239				
	GE MONEY BANK++	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXX8751				
	LVNV FUNDING LLC, ASSIGNEE	6,277.79	147.79	0.00	147.79
	Acct: 2791				
	STATE FARM BANK	14,993.61	352.98	0.00	352.98
	Acct: 1156				
	THD/CBSD	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXX2053				
	WORLD FINANCIAL NETWORK NB	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXX7760				
	WORLD FINANCIAL NETWORK NB	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXX8939				
	JEFFERSON CAPITAL SYSTEMS LLC*	14,666.01	345.26	0.00	345.26
	Acct: 1049				
	LVNV FUNDING LLC, ASSIGNEE	1,273.81	29.99	0.00	29.99
	Acct: 8039				
	GILBERT B WEISMAN ESQ	0.00	0.00	0.00	0.00
	Acct:				
					1,312.34

TOTAL PAID TO CREDITORS

113,074.58

TOTAL

CLAIMED 0.00

PRIORITY 23,591.13

SECURED 55,745.26

Date: 08/25/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
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 cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JULIE A. MORRIS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:12-10664 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Julie A. Morris
DebtorCase No. 12-10664-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar
Form ID: pdf900Page 1 of 2
Total Noticed: 35

Date Rcvd: Aug 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2017.

db +Julie A. Morris, 1840 Christy Road, Hermitage, PA 16148-6271
 aty +Katherine E. Knowlton, Urden Law Offices, P.C., 111 Woodcrest Road,
 Cherry Hill, NJ 08003-3620
 cr +BANK OF AMERICA, N.A., 2380 Performance Dr, Richardson, TX 75082-4333
 sp +John D. Alfredo, P.O. Box 246, Sharpsville, PA 16150-0246
 cr eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262
 13392720 +AES/PHEAA, PO Box 8147, Harrisburg PA 17105-8147
 13372247 +Acs/pnc Education Lo, 501 Bleecker Street, Utica, NY 13501-2401
 13398015 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102)
 13372248 Bank Of America, 4060 Ogletown/Stanton Rd, De5-019-03-07, Newark, DE 19713
 13372249 +Bank Of America, N.A., 16001 North Dallas Parkway, Addison, TX 75001-3311
 13472277 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 13372250 Citicards Cbna, P.O. Box 6500, C/O Citi Corp, Sioux Falls, SD 57117-6500
 13372251 First Commonwealth B, Philadelphia And Sixth Streets, Indiana, PA 15701
 13372246 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
 (address filed with court: Hsbc Bank, PO Box 52530, Carol Stream, IL 60196)
 13372254 +Hsbc Best Buy, 1405 Foulk Road, Wilmington, DE 19803-2769
 13372255 +John A. Morris, 403 Wilson Street, Apt. 2, Sharon, PA 16146-1579
 13372257 +Macy's (p), Attn: Bankruptcy Dept, 9111 Duke Blvd, Mason, OH 45040-8999
 13372258 PHEAA (p), 1200 North Seven Street, Harrisburg, PA 17102-1444
 13372259 Sallie Mae, PO Box 9500, Po# Smi-0000013421, Wilkes-Barre, PA 18773
 13372260 +Sears/Citibank Private Label (p), P.O. Box 20483, Kansas City, MO 64195-0483
 13372261 +Springleaf Financial, 500 Northwest Plaza #1200, St Ann Arc Brch Card Mo # 2183,
 Evansville, IN 47715-3550
 13450687 State Farm Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13372262 +State Farm Bank, Customer Service 003722347, One State Farm Plaza, A-1,
 Bloomington, IL 61710-0001
 13372263 +The Home Depot Credit Services (p), Attn: Bankruptcy Dept, PO Box 6405,
 Sioux Falls, SD 57117-6405
 13372264 Udren Law Offices, P.C., Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200,
 Cherry Hill, NJ 08003-3620
 13372265 WFNNB (p), Quantum3 Group LLC, P.O. Box 788, Kirkland, WA 98083-0788

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13372252 +E-mail/PDF: gecsed@recoverycorp.com Aug 29 2017 01:30:05 GE Money Bank (p),
 Attn: Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
 13444662 E-mail/Text: JCAP_BNC_Notices@jcap.com Aug 29 2017 01:24:14 Jefferson Capital Systems LLC,
 PO BOX 7999, SAINT CLOUD MN 56302-9617
 13883207 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 29 2017 01:29:42 LVNV Funding LLC,
 c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 13457755 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 29 2017 01:30:15
 LVNV Funding, LLC its successors and assigns as, assignee of Citibank,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 13372256 +E-mail/PDF: resurgentbknotifications@resurgent.com Aug 29 2017 01:29:41 Lvnv Funding Llc,
 PO Box 10584, Greenville, SC 29603-0584
 13440353 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 29 2017 01:31:19
 Portfolio Recovery Associates LLC, P.O. Box 41067, Norfolk, VA 23541
 13438861 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 29 2017 01:39:56
 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541
 13472849 E-mail/PDF: cbp@onemainfinancial.com Aug 29 2017 01:30:44 Springleaf Financial Services,
 Po Box 3251, Evansville, IN 47731
 13419686 +E-mail/Text: JCAP_BNC_Notices@jcap.com Aug 29 2017 01:24:14 VION HOLDINGS, LLC,
 c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
 TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America, N.A., successor by merger to BAC
 cr* LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587,
 Greenville, SC 29603-0587
 13372253* +GE Money Bank (p), Attn: Bankruptcy Dept., P.O. Box 103104, Roswell, GA 30076-9104
 TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-1

User: jmar
Form ID: pdf900

Page 2 of 2
Total Noticed: 35

Date Rcvd: Aug 28, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2017 at the address(es) listed below:

Chester B. Scholl, Jr. on behalf of Debtor Julie A. Morris scholl@scholl.org,
wendy@fdgs-law.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Stuart P. Winneg on behalf of Creditor Bank of America, N.A., successor by merger to BAC Home
Loans Servicing, LP f/k/a Countrywide Home Loans Servicing, LP swinneg@udren.com,
cblack@udren.com

TOTAL: 5